Electronic Acknowledgement Receipt				
EFS ID:	3542058			
Application Number:	09802481			
International Application Number:				
Confirmation Number:	5875			
Title of Invention:	Customized credit offer strategy based on terms specified by an applicant			
First Named Inventor/Applicant Name:	Paul Willard			
Customer Number:	32914			
Filer:	Marc A. Hubbard/Pam Kerr			
Filer Authorized By:	Marc A. Hubbard			
Attorney Docket Number:	132538-1014			
Receipt Date:	30-JUN-2008			
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Time Stamp:	15:55:35			
Application Type:	Utility under 35 USC 111(a)			

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	132538-1014supplamendme	82446	- ves	_	
		nt.pdf	6b87904b1c3e952f6be81737ac91ee90 d1119366	1 1	

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Supplemental Response or Supplemental Amendment	1	1	
	Claims	2	4	
	Applicant Arguments/Remarks Made in an Amendment	5	5	
Warnings:			1	

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.